



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

**RAS CITRON, LLC**  
130 Clinton Road, Suite 202  
Fairfield, New Jersey 07004  
Telephone Number: 973-575-0707  
Attorneys for Secured Creditor

Shauna Deluca, Esq. (SD-8248)

In Re:

**Angel M Lapaix**

**dba Royal General Construction, LLC**

**aka Angel LaPaix,**

**Debtor.**

Order Filed on June 2, 2020  
by Clerk,  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 17-20516-SLM

Chapter: 13

Hearing Date: May 27, 2020

Judge: Stacey L. Meisel

**AGREED ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF  
FROM THE AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby  
ORDERED.

**DATED: June 2, 2020**

*Stacey L. Meisel*  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

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Secured Creditor: U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET INVESTMENT LOAN TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-4

Secured Creditor's Counsel: RAS Citron, LLC

Debtor's Counsel: Paul Gauer

Property Involved ("Collateral"): 195 S 10th St., Newark, NJ 07107

Relief sought:  Motion for relief from the automatic stay

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages as of May 19, 2020:
  - The Debtor is due for the month of May 2020 at \$876.23 per month
    - Funds held in suspense: \$562.95
    - Total amount due: \$313.28
2. Debtor must cure all post-petition arrearages, as follows:
  - The Debtor shall remit a payment in the amount of \$313.28 directly to Secured Creditor on or before May 31, 2020.
  - Beginning on 06/01/2020, regular monthly mortgage payments shall continue to be made in the amount of \$876.23. This amount is subject to change based on escrow and/or interest rate adjustments.
3. Payments to the Secured Creditor shall be made to the following address(es):
  - Regular monthly payment: PHH Mortgage Services  
Mailstop SBRP  
PO Box 5469  
Mt. Laurel, NJ 08054

4. In the event of Default:

■ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Consent Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

5. Award of Attorneys' Fees:

■ The Applicant is awarded attorney fees of \$350.00 and costs of \$181.00.

The fees and costs are payable:

■ Through the Chapter 13 plan.

The undersigned hereby consent to the form and entry of the foregoing order.

  
Paul Gauer, Esquire.  
Attorney for Debtor  
Date: 5/28/2020

/s/ *Shauna Deluca*  
Shauna Deluca, Esquire.  
Attorney for Secured Creditor  
Date: May 21, 2020